

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Shani Whittaker

Debtor(s)

Case No. 13-26206 / MBK

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2013.
- 2) The plan was confirmed on 11/12/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/17/2014, 03/11/2015, 10/19/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/10/2015, 10/25/2016.
- 5) The case was completed on 08/30/2018.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$258,573.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,949.56
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$16,949.56**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,850.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$928.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,778.13**

Attorney fees paid and disclosed by debtor: \$1,369.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII, LLC	Unsecured	5,115.00	5,259.67	5,259.67	1,191.21	0.00
AMERICAN EXPRESS	Unsecured	3,380.00	3,438.96	3,438.96	778.86	0.00
AMERICAN HONDA FINANCE	Unsecured	NA	1,260.52	1,260.52	285.48	0.00
AMERICAN HONDA FINANCE	Secured	11,367.00	11,515.71	500.00	500.00	0.00
Bank Of America	Unsecured	2,241.00	0.00	0.00	0.00	0.00
BLOOMINGDALES	Unsecured	2,245.00	2,325.47	2,325.47	526.67	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	1,072.00	1,128.39	1,128.39	255.56	0.00
Ccmk/cbna	Unsecured	1,296.00	NA	NA	0.00	0.00
Chase	Unsecured	1,095.00	NA	NA	0.00	0.00
Citibank Usa	Unsecured	2,967.00	NA	NA	0.00	0.00
Colorado Student Loa/College Assist	Unsecured	1,258.00	NA	NA	0.00	0.00
Colorado Student Loa/College Assist	Unsecured	1,229.00	NA	NA	0.00	0.00
Community Surgical Supply	Unsecured	11.01	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES, LP	Unsecured	4,477.00	4,532.10	4,532.10	1,026.43	0.00
Dsnb Macys	Unsecured	68.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	5,214.00	5,375.34	5,375.34	1,217.41	0.00
Matossian Eye Associates	Unsecured	28.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	3,180.00	2,945.43	2,945.43	667.08	0.00
NEW PENN FINANCIAL LLC	Secured	NA	526.00	526.00	526.00	0.00
NEW PENN FINANCIAL, LLC	Secured	324,169.00	333,321.03	3,210.06	3,210.06	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	536.00	583.43	583.43	132.14	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	0.00	296.96	296.96	67.26	0.00
Princeton Orthopaedic Associates II PA	Unsecured	144.99	NA	NA	0.00	0.00
PSE&G	Unsecured	1,424.42	1,643.54	1,643.54	371.41	0.00
QUANTUM3 GROUP LLC	Unsecured	1,471.00	1,537.79	1,537.79	348.28	0.00
TD BANK USA, NA	Unsecured	258.00	298.39	298.39	67.58	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,736.06	\$3,736.06	\$0.00
Debt Secured by Vehicle	\$500.00	\$500.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,236.06	\$4,236.06	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,625.99	\$6,935.37	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,778.13</u>
Disbursements to Creditors	<u>\$11,171.43</u>
TOTAL DISBURSEMENTS :	<u>\$16,949.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/16/2019

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.